

2014 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/14 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.44 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 79, No 116/Tuesday, June 17, 2014/Notices

2.70 % KEY CITY HCP

\$6,500 Substantial Rehab

ASHLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 01901

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.70 % x BASE= LOCAL	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
207-MOBILE HOMES per space	BASE	\$22,579				
	MAX.	\$60,963				
	HIGH COST 2.70 % x BASE= LOCAL	\$60,963				
213-COOPERATIVE HOUSING	BASE	\$53,299	\$61,454	\$74,116	\$94,869	\$105,690
	MAX.	\$143,907	\$165,926	\$200,113	\$256,146	\$285,363
	HIGH COST 2.70 % x BASE= LOCAL	\$143,907	\$165,926	\$200,113	\$256,146	\$285,363
220-MORTGAGE INSURANCE	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.70 % x BASE= LOCAL	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
223-(F)MORTGAGE INSURANCE	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.70 % x BASE= LOCAL	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
221(d) (3)MORTGAGE INSURANCE	BASE	\$54,387	\$62,708	\$75,628	\$96,806	\$107,846
	MAX.	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
	HIGH COST 2.70 % x BASE= LOCAL	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
221 (d) (4)MORTGAGE INSURANCE	BASE	\$48,946	\$55,560	\$67,158	\$84,295	\$95,521
	MAX.	\$132,154	\$150,012	\$181,327	\$227,597	\$257,907
	HIGH COST 2.70 % x BASE= LOCAL	\$132,154	\$150,012	\$181,327	\$227,597	\$257,907
231-HOUSING MORTGAGE	BASE	\$46,535	\$52,022	\$62,122	\$74,760	\$87,893
	MAX.	\$125,645	\$140,459	\$167,729	\$201,852	\$237,311
	HIGH COST 2.70 % x BASE= LOCAL	\$125,645	\$140,459	\$167,729	\$201,852	\$237,311
234-CONDOMINIUM	BASE	\$54,387	\$62,708	\$75,628	\$96,806	\$107,846
	MAX.	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
	HIGH COST 2.70 % x BASE= LOCAL	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184

JASON L. HARE, CONSTRUCTION ANALYST

7/23/2014
DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

7/23/2014
DATE

2014 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/14 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.44 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 79, No 116/Tuesday, June 17, 2014/Notices

2.70 % KEY CITY HCP

CUMBERLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11701

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.70 % x BASE= LOCAL	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
207-MOBILE HOMES per space		BASE	\$22,579			
		MAX.	\$60,963			
HIGH COST 2.70 % x BASE= LOCAL			\$60,963			
213-COOPERATIVE HOUSING	BASE	\$53,299	\$61,454	\$74,116	\$94,869	\$105,690
	MAX.	\$143,907	\$165,926	\$200,113	\$256,146	\$285,363
	HIGH COST 2.70 % x BASE= LOCAL	\$143,907	\$165,926	\$200,113	\$256,146	\$285,363
220-MORTGAGE INSURANCE	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.70 % x BASE= LOCAL	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
223-(F)MORTGAGE INSURANCE	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.70 % x BASE= LOCAL	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
221(d) (3)MORTGAGE INSURANCE	BASE	\$54,387	\$62,708	\$75,628	\$96,806	\$107,846
	MAX.	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
	HIGH COST 2.70 % x BASE= LOCAL	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
221 (d) (4)MORTGAGE INSURANCE	BASE	\$48,946	\$55,560	\$67,158	\$84,295	\$95,521
	MAX.	\$132,154	\$150,012	\$181,327	\$227,597	\$257,907
	HIGH COST 2.70 % x BASE= LOCAL	\$132,154	\$150,012	\$181,327	\$227,597	\$257,907
231-HOUSING MORTGAGE	BASE	\$46,535	\$52,022	\$62,122	\$74,760	\$87,893
	MAX.	\$125,645	\$140,459	\$167,729	\$201,852	\$237,311
	HIGH COST 2.70 % x BASE= LOCAL	\$125,645	\$140,459	\$167,729	\$201,852	\$237,311
234-CONDOMINIUM	BASE	\$54,387	\$62,708	\$75,628	\$96,806	\$107,846
	MAX.	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
	HIGH COST 2.70 % x BASE= LOCAL	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184

JASON L. HARE, CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

2014 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/14 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.44 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 79, No 116/Tuesday, June 17, 2014/Notices

2.44 % HIGH COST PERCENTAGE

LOUISVILLE, KY

\$15,860 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11101

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.44 % x BASE= LOCAL	\$120,002	\$132,931	\$158,783	\$195,710	\$221,567

207-MOBILE HOMES per space	BASE	\$22,579
	MAX.	\$60,963
	HIGH COST 2.44 % x BASE= LOCAL	\$55,093

213-COOPERATIVE HOUSING	BASE	\$53,299	\$61,454	\$74,116	\$94,869	\$105,690
	MAX.	\$143,907	\$165,926	\$200,113	\$256,146	\$285,363
	HIGH COST 2.44 % x BASE= LOCAL	\$130,050	\$149,948	\$180,843	\$231,480	\$257,884

220-MORTGAGE INSURANCE	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.44 % x BASE= LOCAL	\$120,002	\$132,931	\$158,783	\$195,710	\$221,567


223-(F)MORTGAGE INSURANCE	BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
	MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST 2.44 % x BASE= LOCAL	\$120,002	\$132,931	\$158,783	\$195,710	\$221,567

221(d) (3)MORTGAGE INSURANCE	BASE	\$54,387	\$62,708	\$75,628	\$96,806	\$107,846
	MAX.	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
	HIGH COST 2.44 % x BASE= LOCAL	\$132,704	\$153,008	\$184,532	\$236,207	\$263,144

221 (d) (4)MORTGAGE INSURANCE	BASE	\$48,946	\$55,560	\$67,158	\$84,295	\$95,521
	MAX.	\$132,154	\$150,012	\$181,327	\$227,597	\$257,907
	HIGH COST 2.44 % x BASE= LOCAL	\$119,428	\$135,566	\$163,866	\$205,680	\$233,071

231-HOUSING MORTGAGE	BASE	\$46,535	\$52,022	\$62,122	\$74,760	\$87,893
	MAX.	\$125,645	\$140,459	\$167,729	\$201,852	\$237,311
	HIGH COST 2.44 % x BASE= LOCAL	\$113,545	\$126,934	\$151,578	\$182,414	\$214,459

234-CONDOMINIUM	BASE	\$54,387	\$62,708	\$75,628	\$96,806	\$107,846
	MAX.	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
	HIGH COST 2.44 % x BASE= LOCAL	\$132,704	\$153,008	\$184,532	\$236,207	\$263,144


JASON L. HARE, CONSTRUCTION ANALYST

7/23/2014
DATE


JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

7/23/2014
DATE

2014 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/14

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.44 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 79, No 116/Tuesday, June 17, 2014/Notices

2.68 % KEY CITY HCP

PIKEVILLE, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE		05901	MORTGAGE AMOUNT PER FAMILY UNIT					
SECTION OF ACT			0 BR	1 BR	2 BR	3 BR	4 BR+	
207-MULTIFAMILY HOUSING			BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
			MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST	2.68 % x BASE=	LOCAL	\$131,805	\$146,006	\$174,401	\$214,960	\$243,360
207-MOBILE HOMES per space			BASE	\$22,579				
			MAX.	\$60,963				
HIGH COST	2.68 % x BASE=	LOCAL	\$60,512					
213-COOPERATIVE HOUSING			BASE	\$53,299	\$61,454	\$74,116	\$94,869	\$105,690
			MAX.	\$143,907	\$165,926	\$200,113	\$256,146	\$285,363
	HIGH COST	2.68 % x BASE=	LOCAL	\$142,841	\$164,697	\$198,631	\$254,249	\$283,249
220-MORTGAGE INSURANCE			BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
			MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST	2.68 % x BASE=	LOCAL	\$131,805	\$146,006	\$174,401	\$214,960	\$243,360
223-(F)MORTGAGE INSURANCE			BASE	\$49,181	\$54,480	\$65,075	\$80,209	\$90,806
			MAX.	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
	HIGH COST	2.68 % x BASE=	LOCAL	\$131,805	\$146,006	\$174,401	\$214,960	\$243,360
221(d) (3)MORTGAGE INSURANCE			BASE	\$54,387	\$62,708	\$75,628	\$96,806	\$107,846
			MAX.	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
	HIGH COST	2.68 % x BASE=	LOCAL	\$145,757	\$168,057	\$202,683	\$259,440	\$289,027
221 (d) (4)MORTGAGE INSURANCE			BASE	\$48,946	\$55,560	\$67,158	\$84,295	\$95,521
			MAX.	\$132,154	\$150,012	\$181,327	\$227,597	\$257,907
	HIGH COST	2.68 % x BASE=	LOCAL	\$131,175	\$148,901	\$179,983	\$225,911	\$255,996
231-HOUSING MORTGAGE			BASE	\$46,535	\$52,022	\$62,122	\$74,760	\$87,893
			MAX.	\$125,645	\$140,459	\$167,729	\$201,852	\$237,311
	HIGH COST	2.68 % x BASE=	LOCAL	\$124,714	\$139,419	\$166,487	\$200,357	\$235,553
234-CONDOMINIUM			BASE	\$54,387	\$62,708	\$75,628	\$96,806	\$107,846
			MAX.	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
	HIGH COST	2.68 % x BASE=	LOCAL	\$145,757	\$168,057	\$202,683	\$259,440	\$289,027

JASON L. HARE, CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

2014 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

ASHLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
207-MOBILE HOMES per space	\$60,963				
213-COOPERATIVE HOUSING	\$143,907	\$165,926	\$200,113	\$256,146	\$285,363
220-MORTGAGE INSURANCE	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
223(F)-MORTGAGE INSURANCE	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
221(d) (3)-MORTGAGE INSURANCE	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
221(d) (4)-MORTGAGE INSURANCE	\$132,154	\$150,012	\$181,327	\$227,597	\$257,907
231-HOUSING MORTGAGE	\$125,645	\$140,459	\$167,729	\$201,852	\$237,311
234-CONDOMINIUM	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184

CUMBERLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
207-MOBILE HOMES per space	\$60,963				
213-COOPERATIVE HOUSING	\$143,907	\$165,926	\$200,113	\$256,146	\$285,363
220-MORTGAGE INSURANCE	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
223(F)-MORTGAGE INSURANCE	\$132,789	\$147,096	\$175,703	\$216,564	\$245,176
221(d) (3)-MORTGAGE INSURANCE	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184
221(d) (4)-MORTGAGE INSURANCE	\$132,154	\$150,012	\$181,327	\$227,597	\$257,907
231-HOUSING MORTGAGE	\$125,645	\$140,459	\$167,729	\$201,852	\$237,311
234-CONDOMINIUM	\$146,845	\$169,312	\$204,196	\$261,376	\$291,184

LOUISVILLE, KY

\$15,860 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$120,002	\$132,931	\$158,783	\$195,710	\$221,567
207-MOBILE HOMES per space	\$55,093				
213-COOPERATIVE HOUSING	\$130,050	\$149,948	\$180,843	\$231,480	\$257,884
220-MORTGAGE INSURANCE	\$120,002	\$132,931	\$158,783	\$195,710	\$221,567
223(F)-MORTGAGE INSURANCE	\$120,002	\$132,931	\$158,783	\$195,710	\$221,567
221(d) (3)-MORTGAGE INSURANCE	\$132,704	\$153,008	\$184,532	\$236,207	\$263,144
221(d) (4)-MORTGAGE INSURANCE	\$119,428	\$135,566	\$163,866	\$205,680	\$233,071
231-HOUSING MORTGAGE	\$113,545	\$126,934	\$151,578	\$182,414	\$214,459
234-CONDOMINIUM	\$132,704	\$153,008	\$184,532	\$236,207	\$263,144

PIKEVILLE, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$131,805	\$146,006	\$174,401	\$214,960	\$243,360
207-MOBILE HOMES per space	\$60,512				
213-COOPERATIVE HOUSING	\$142,841	\$164,697	\$198,631	\$254,249	\$283,249
220-MORTGAGE INSURANCE	\$131,805	\$146,006	\$174,401	\$214,960	\$243,360
223(F)-MORTGAGE INSURANCE	\$131,805	\$146,006	\$174,401	\$214,960	\$243,360
221(d) (3)-MORTGAGE INSURANCE	\$145,757	\$168,057	\$202,683	\$259,440	\$289,027
221(d) (4)-MORTGAGE INSURANCE	\$131,175	\$148,901	\$179,983	\$225,911	\$255,996
231-HOUSING MORTGAGE	\$124,714	\$139,419	\$166,487	\$200,357	\$235,553
234-CONDOMINIUM	\$145,757	\$168,057	\$202,683	\$259,440	\$289,027